

<b>Information to identify the case:</b>			
Debtor 1	<b>Christina Marie Guerrero</b>		Social Security number or ITIN <b>xxx-xx-4843</b>
	First Name	Middle Name	Last Name
Debtor 2			Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name
			EIN
United States Bankruptcy Court <b>District of Utah</b>			Date case filed for chapter 13: <b>11/24/21</b>
Case number: <b>21-25013 RKM</b>			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Christina Marie Guerrero	
<b>2. All other names used in the last 8 years</b>	aka Christina Marie Guerrero Escalante, aka Christina Escalante	
<b>3. Address</b>	25 East 1800 South Apt I136 Clearfield, UT 84015	
<b>4. Debtor's attorney</b> Name and address	Michael Watton Watton Law Group 301 West Wisconsin Avenue 5th Floor Milwaukee, WI 53203	Contact phone (414) 273-6858  Email: <a href="mailto:ahermann@wattongroup.com">ahermann@wattongroup.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>



## **NOTICE – PLEASE READ**

**In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at [www.ch13ut.org](http://www.ch13ut.org).**

### **To Debtors**

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at [www.ch13ut.org](http://www.ch13ut.org). The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteeemail@ch13ut.org](mailto:utahtrusteeemail@ch13ut.org).

### **To Creditors**

**If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteeemail@ch13ut.org](mailto:utahtrusteeemail@ch13ut.org).**

In re:  
Christina Marie Guerrero  
Debtor

Case No. 21-25013-RKM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Dec 08, 2021

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Marie Guerrero, 25 East 1800 South Apt I136, Clearfield, UT 84015-1981
aty	+ Michael J. Reed, Watton Law Group, 311 South State Street, Suite 280, Salt Lake City, UT 84111-5278
11946658	+ Aarons, 1090 West Riverdale Road Unit #B, Ogden, UT 84405-3721
11946659	+ Affordable Title Loans, 2275 North Main Street, Sunset, UT 84015-2539
11946660	Aldous & Associates, PO Box 171374, Salt Lake City, UT 84117-1374
11946662	+ Bethany Home Apartments, 5830 N 67th Ave, Glendale, AZ 85301-8216
11946666	+ Cox Cable, 1045 S. Rainbow Blvd, Las Vegas, NV 89145-6232
11946669	+ EZ Rent to Own, Attn: Registered Agent, 484 South 250 East, Hyde Park, UT 84318-3811
11946672	+ Key Bank, 45 Main St, Green River, UT 84525-7765
11946673	+ Law Office of Jonathan Bachison, Re: EVERGREEN SOLUTIONS LLC, 2650 WASHINGTON BLVD., STE 102, Ogden, UT 84401-3623
11946674	+ Loyal Loans, 5360 S 1900 W #B-6, Roy, UT 84067-2980
11946678	Office of the Attorney General, 160 East 300 South Fifth Floor, PO Box 140874, Salt Lake City, UT 84114-0874
11946680	+ Pac Auto Finance, PO Box 768, Sandy, UT 84091-0768
11946679	+ Pac Auto Finance, 7927 South Highpoint Parkway, Sandy, UT 84094-5572
11946683	The Law Office of Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727
11946684	+ USA Loans, 13 S Main St, Layton, UT 84041-3722
11946686	+ Utah Title Loans, 710 South State Street, Clearfield, UT 84015-1811
11946687	+ VASA, 1259 South 800 East, Orem, UT 84097-7232
11946688	+ Waypoint Resource Group, PO Box 8588, Round Rock, TX 78683-8588

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ahermann@wattongroup.com	Dec 08 2021 23:40:00	Michael Watton, Watton Law Group, 301 West Wisconsin Avenue, 5th Floor, Milwaukee, WI 53203
tr	+ Email/Text: bnc@ch13ut.org	Dec 08 2021 23:41:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
11946661	+ Email/Text: bankruptcy@nationalcreditsystems.com	Dec 08 2021 23:40:00	Autumn Creek Apartments, c/o Brett Borland, Esq., PO Box 312057, Atlanta, GA 31131-2057
11946663	+ Email/Text: banko@bonncoll.com	Dec 08 2021 23:41:00	Bonneville Billing & Collections, PO Box 150621, Ogden, UT 84415-0621
11946664	+ Email/Text: bankruptcy@checkcity.com	Dec 08 2021 23:41:00	Check City, PO Box 970851, Orem, UT 84097-0851
11946665	EDI: COMCASTCBLCENT	Dec 09 2021 05:03:00	Comcast, PO Box 34227, Seattle, WA 98124-1227
11946667	+ Email/Text: bankruptcy@expressrecovery.com	Dec 08 2021 23:40:00	Danny Rich, registered agent, c/o Express Recovery Services, Inc., 2790 Decker Lake Drive, West Valley City, UT 84119-2057
11946668	+ Email/Text: bankruptcy@expressrecovery.com	Dec 08 2021 23:40:00	Express Recovery Services, PO Box 26415, Salt Lake City, UT 84126-0415
11946670	+ Email/Text: jmontoya@gwcu.org		

District/off: 1088-2

User: admin

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		Dec 08 2021 23:41:00	Goldenwest Credit Union, PO Box 1111, Ogden, UT 84402-1111
11946671	EDI: IRS.COM		
		Dec 09 2021 05:03:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
11946675	+ Email/Text: m4u@mny4you.com		
		Dec 08 2021 23:41:00	Money 4 You, c/o Mike Eames, Registered Agent, 1858 West 5150 South Suite 503, Roy, UT 84067-3063
11946677	+ Email/Text: m4u@mny4you.com		
		Dec 08 2021 23:41:00	Mr. Money, 1580 South State Street #12, Clearfield, UT 84015-1650
11946676	+ Email/Text: m4u@mny4you.com		
		Dec 08 2021 23:41:00	Mr. Money, c/o Mike Eames, Registered Agent, 1858 West 5150 South Suite 503, Roy, UT 84067-3063
11946682	Email/Text: bankruptcy@snapfinance.com		
		Dec 08 2021 23:40:00	Snap Finance, Snap RTO LLC, PO Box 26561, Salt Lake City, UT 84126
11946681	+ Email/Text: Bankruptcy.Noticing@Security-Finance.com		
		Dec 08 2021 23:40:00	Security Finance, PO Box 3146, Spartanburg, SC 29304-3146
11946685	+ EDI: UTAHTAXCOMM.COM		
		Dec 09 2021 05:04:00	Utah State Tax Commission, Taxpayer Services Division, 210 North 1950 West, Salt Lake City, UT 84134-9000
11946689	+ EDI: COMCASTCBLCENT		
		Dec 09 2021 05:03:00	Xfinity, 9602 S 300 W Suite B, Sandy, UT 84070-3339

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2021 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org ineebling@ch13ut.org
Michael Watton	on behalf of Debtor Christina Marie Guerrero aherrmann@wattongroup.com
Michael J. Reed	on behalf of Debtor Christina Marie Guerrero maloneymr67557@notify.bestcase.com
United States Trustee	

District/off: 1088-2

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USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4